

REMARKS

Administrative Overview

After entry of this Response, claims 1–6 will be pending.

In the Office aAction mailed on July 25, 2008, claims 1–6 were rejected under 35 U.S.C. § 103 as unpatentable over U.S. Patent No. 5,966,699 (“Zandi”) in view of U.S. Patent No. 5,611,052 (“Dykstra”).

The Claims are Patentable over Zandi and Dykstra

Claims 1–6 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Zandi in view of Dykstra.

Zandi appears to have been filed on October 11, 1996. A petition will be filed contemporaneously with this response amending the priority claim in this application to recite a priority date of September 12, 2005. Upon the grant of this petition, Zandi will be unavailable as prior art in the instant case, mooted the instant rejection.

Moreover, for the Office to demonstrate a *prima facie* case of obviousness under 35 U.S.C. § 103, the supporting prior art references when combined must teach or suggest all of the limitations of the claim at issue. See MPEP § 2143. All three of independent claims 1, 3, and 5 require automatically and selectively forwarding said received credit application to a plurality of funding sources. Independent claim 1 provides this element through executable instructions, and independent claim 5 provides this element through a configured processor. Dykstra describes an automatic credit evaluation and loan processing method and system. Dykstra at Abstract. Dykstra does not, however, describe the automatic and selective forwarding of a received credit application to a plurality of funding sources.

For these reasons, we respectfully submit that independent claims 1, 3 and 5, and the remaining claims, which depend therefrom, are patentable over Zandi and Dykstra, either taken individually or in combination, and hereby request the withdrawal of these rejections.

CONCLUSION

In light of the foregoing, we respectfully submit that all of the pending claims are in condition for allowance. Accordingly, we respectfully request reconsideration, withdrawal of all grounds of rejection, and allowance of all of the pending claims in due course.

If the Examiner believes that a telephone conversation with the Applicant's attorney would be helpful in expediting the allowance of this application, the Examiner is invited to call the undersigned at the number identified below.

Respectfully submitted,

Date: January 23, 2009

Tel. No. (617) 570-1408

Fax No. (617) 523-1231

/Robert S. Blasi, Esq./

Robert S. Blasi, Esq. (Reg. No. 50,389)

Attorney for Applicants

GOODWIN PROCTER LLP

Exchange Place

53 State Street

Boston, MA 02109

LIBA/1961928.1